



Order Filed on June 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FEIN, SUCH, KAHN & SHEPARD, P.C.

Counsellors at Law
7 Century Drive - Suite 201
Parsippany, New Jersey 07054
(973) 538-9300
Attorneys for Movant
Select Portfolio Servicing, Inc., as
servicer for MEB LOAN TRUST IV
R.A. LEBRON, ESQ.
SPS1910
bankruptcy@fskslaw.com

In Re:

LUZ ADRIANA ALVAREZ

Debtor(s).

Case No.: 17-19450 MBK

Hearing Date: June 15,
2021

Judge: Honorable Michael
B. Kaplan, Chief Judge

Chapter: 13

Recommended Local Form Followed ☐ Modified

AGREED ORDER ON RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2)
through three (3) is hereby **ORDERED**.

DATED: June 27, 2021

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

1. The above-style Certification of Default regarding 18 GARDEN HILLS DRIVE, SOMERSET, NJ 08873, having been scheduled for a hearing before the Court on June 15, 2021, upon Notice of Assignment of Hearing to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Creditor's Certification of Default is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
3. FURTHER ORDERED that as of June 4, 2021, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
1	6/26/2021	6/26/2021	\$1,112.39	\$0.00	\$1,112.39	\$1,112.39
Less post-petition partial payments (suspense balance): (\$276.83)						

Total: \$835.56

4. This arrearage shall be paid as follows:
Debtor is ordered to pay \$835.56 due by June 26, 2021.
5. Regular payments in the amount of \$1,112.39 to be paid on or before July 26, 2021 and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance

Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.

6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within 10 days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this /fl;J,, day of Aru,e.., 2021

CO OBY.

R.A. LEBRON, ESQ.
FEIN, SUCH, KAHN & SHEPARD, P.C.
Attorneys for Movant

ALLEN I GORSKI
Attorney for Debtor

G/t'f/2-1

In re:
Luz Adriana Alvarez
Debtor

Case No. 17-19450-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 28, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2021:

Recip ID	Recipient Name and Address
db	Luz Adriana Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Debtor Luz Adriana Alvarez agorski@gorskiknowlton.com
Andrew M. Lubin	on behalf of Creditor Bank of America N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 hkaplan@rasnj.com informationathnk@aol.com
James Patrick Shay	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION shay@bbs-law.com, jpshay@gmail.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 28, 2021

Form ID: pdf903

Total Noticed: 1

Nicholas V. Rogers

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Sindi Mncina

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12